

## EXECUTIVE SUMMARY

Thank you for your continued hard work sampling **Swanzey Lake, Swanzey** this year!

We congratulate your group for sampling your lake **twice** this summer. However, we strongly encourage your monitoring group to sample **additional** times each summer. Typically, we recommend that monitoring groups sample **three times** per summer (once in **June, July, and August**). We understand that the number of sampling events you decide to conduct per summer will depend upon volunteer availability, and your monitoring group's goals and funding availability. However, with a limited amount of data it is difficult to determine accurate and representative water quality trends. Since weather patterns and activity in the watershed can change throughout the summer, from year to year, and even from hour to hour during a rain event, it is a good idea to sample the lake at least once per month during the summer.

If you are having difficulty finding volunteers to help sample or to travel to one of the laboratories, please call the VLAP Coordinator and DES will help you work out an arrangement.

Volunteers from your lake participated in the Lake Host™ Program this year. The Lake Host™ Program is funded through DES and Federal grants. The program was developed in 2002 by NH LAKES and NHDES to educate and prevent boaters from spreading exotic aquatic plants to lakes and ponds in New Hampshire. Since then, the number of participating lakes and ponds and volunteers has doubled, the number of boats inspected has tripled, and the number of "saves" (exotic plants discovered) has increased from four in 2002 to a total of 224 in 2008. The program is invaluable in educating boaters and protecting NH's waterbodies from exotic aquatic plant infestations, thereby preventing recreational hazards, property value decline, aquatic ecosystem decline, aesthetic issues, and saving costly remediation efforts. Lake Host™ staff discovered the following suspicious aquatic vegetation entering or leaving your lake in 2008:

Water naiad (native)

Great work! We encourage volunteers to continue participating in the Lake Host™ Program to protect the future of your lake.



# OBSERVATIONS & RECOMMENDATIONS

## DEEP SPOT

### ➤ **Chlorophyll-a**

Chlorophyll-a, a pigment found in plants, is an indicator of algal or cyanobacteria abundance. Algae are typically microscopic plants that are naturally found in the lake ecosystem. The measurement of chlorophyll-a in the water gives biologists an estimation of the algal concentration or lake productivity. Table 14 in Appendix A lists the current year chlorophyll-a data.

Figure 1 depicts the historical and current year chlorophyll-a concentration in the water column.

**The median summer chlorophyll-a concentration for New Hampshire's lakes and ponds is 4.58 mg/m<sup>3</sup>.**

The current year data (the top graph) show that the chlorophyll-a concentration **remained stable** from **July** to **August**.

The historical data (the bottom graph) show that the **2008** chlorophyll-a mean is **less than** the state and similar lake medians, and was the lowest mean chlorophyll-a concentration measured since monitoring began. For more information on the similar lake median, refer to Appendix D.

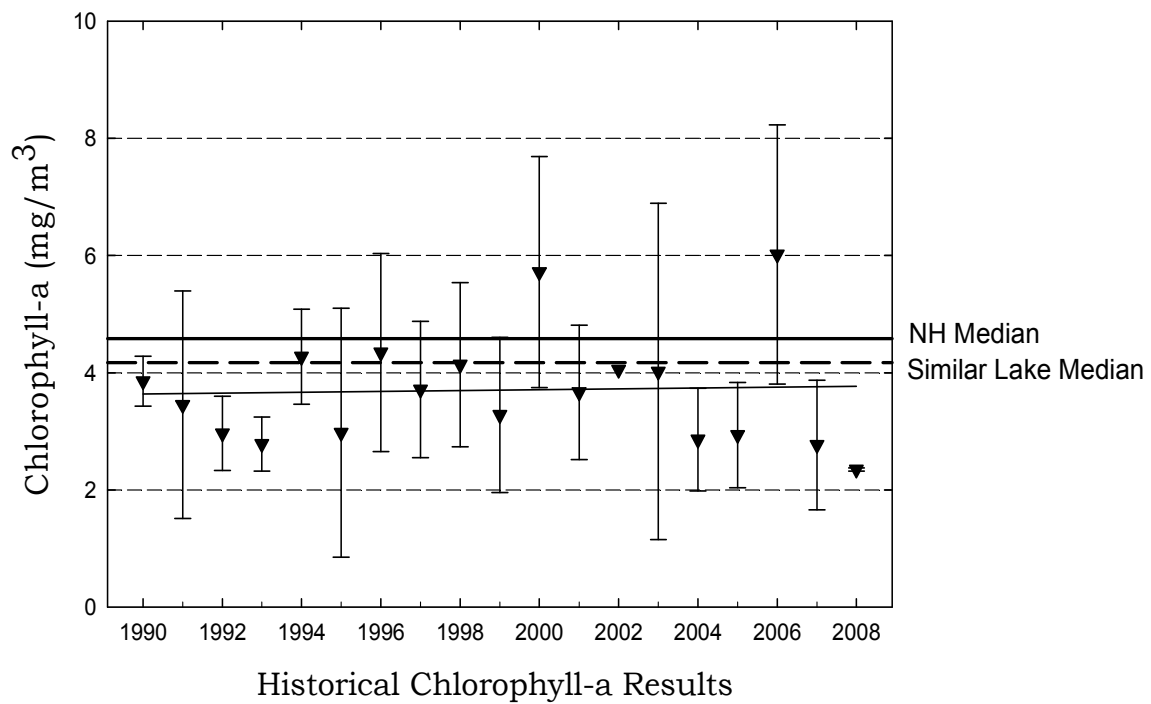
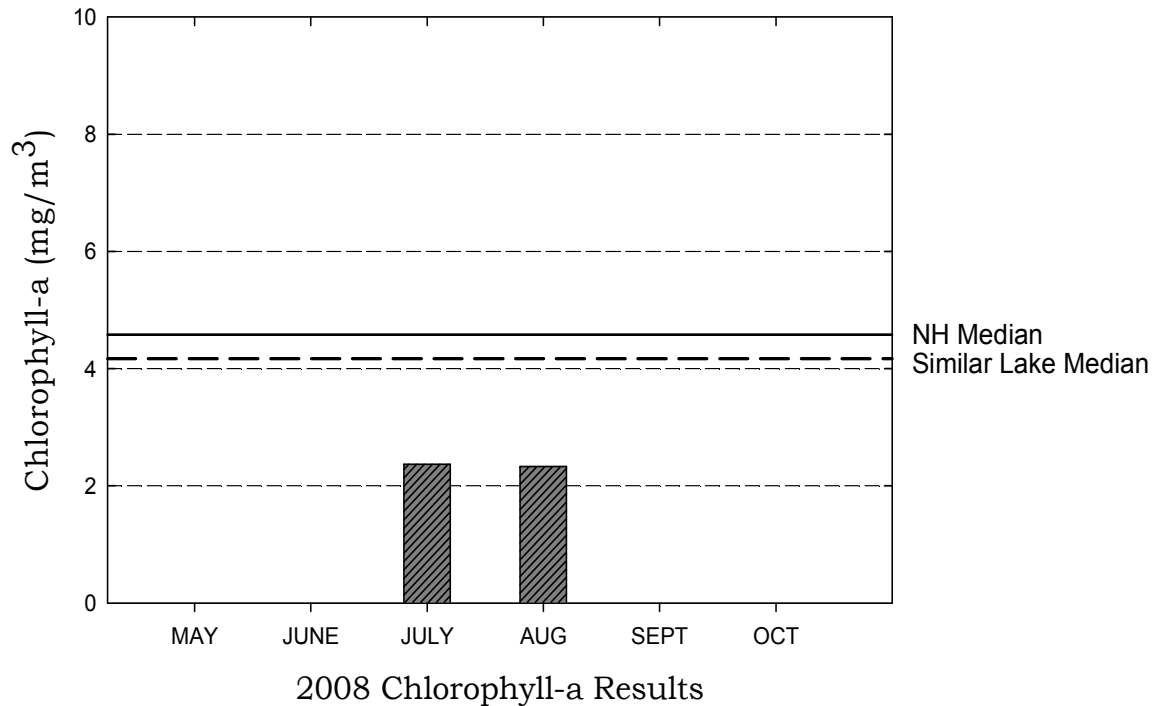
Overall, visual inspection of the historical data trend line (the bottom graph) shows a **variable** in-lake chlorophyll-a trend since monitoring began. Specifically the mean chlorophyll concentration has **fluctuated between approximately 2.35 and 6.02 mg/m<sup>3</sup>** since **1990**.

While algae are naturally present in all waterbodies, an excessive or increasing amount of any type is not welcomed. Phosphorus is the nutrient that algae typically depend upon for growth in New Hampshire lakes and ponds. Algal concentrations increase as nonpoint sources of phosphorus from the watershed increase, or as in-lake phosphorus sources increase. Increased Chlorophyll-a concentrations can also affect water clarity, causing Secchi-disk transparency to decrease (worsen) and turbidity to increase (worsen).

Therefore, it is extremely important for volunteer monitors to continually educate all watershed residents about management practices that can be implemented to minimize phosphorus loading to surface waters.

## Swanzey Lake, Swanzey

**Figure 1.** Monthly and Historical Chlorophyll-a Results



### ➤ **Phytoplankton and Cyanobacteria**

Table 1 lists the phytoplankton (algae) and/or cyanobacteria observed in the pond in **2008**. Specifically, this table lists the three most dominant phytoplankton and/or cyanobacteria observed and their relative dominance in the sample.

**Table 1. Dominant Phytoplankton/Cyanobacteria (August 2008)**

<b>Division</b>	<b>Genus</b>	<b>% Dominance</b>
Cyanophyta	Coelosphaerium	48.0
Cyanophyta	Anabaena	12.0
Chrysophyta	Dinobryon/Chrysosphaerella/Mallomonas	6.0

Phytoplankton populations undergo a natural succession during the growing season. Please refer to the “Biological Monitoring Parameters” section of this report for a more detailed explanation regarding seasonal plankton succession. Diatoms and golden-brown algae populations are typical in New Hampshire’s less productive lakes and ponds.

A small amount of the cyanobacterium **Anabaena** was observed in the **August** plankton sample. ***This cyanobacteria, if present in large amounts, can be toxic to livestock, wildlife, pets, and humans.*** Please refer to the “Biological Monitoring Parameters” section of this report for a more detailed explanation regarding cyanobacteria.

Cyanobacteria can reach nuisance levels when phosphorus loading from the watershed to surface waters is increased and favorable environmental conditions occur, such as a period of sunny, warm weather.

The presence of cyanobacteria serves as a reminder of the pond’s delicate balance. Watershed residents should continue to act proactively to reduce nutrient loading to the pond by eliminating fertilizer use on lawns, keeping the pond shoreline natural, re-vegetating cleared areas within the watershed, and properly maintaining septic systems and roads.

In addition, residents should also observe the pond in September and October during the time of fall turnover (lake mixing) to document any algal blooms that may occur. Cyanobacteria have the ability to regulate their depth in the water column by producing or releasing gas from vesicles. However, occasionally lake mixing can affect their buoyancy and cause them to rise to the surface and bloom. Wind and currents tend to “pile” cyanobacteria into scums that accumulate in one section of the pond. If a fall bloom occurs, please collect a sample in any clean jar or bottle and contact the VLAP Coordinator.

### ➤ **Secchi Disk Transparency**

Volunteer monitors use the Secchi disk, a 20 cm disk with alternating black and white quadrants, to measure how far a person can see into the water. Transparency, a measure of water clarity, can be affected by the amount of algae and sediment in the water, as well as the natural color of the water. Table 14 in Appendix A lists the current year transparency data. **The median summer transparency for New Hampshire's lakes and ponds is 3.2 meters.**

Figure 2 depicts the historical and current year transparency *with and without* the use of a viewscope.

The current year *non-viewscope* in-lake transparency *increased* from **July** to **August**.

The viewscope in-lake transparency was *greater than* the non-viewscope transparency on the **August** sampling event. The transparency was *not* measured with the viewscope on the **July** sampling event. As discussed previously, a comparison of transparency readings taken with and without the use of a viewscope shows that the viewscope typically increases the depth to which the Secchi disk can be seen into the lake, particularly on sunny and windy days. We recommend that your group measure Secchi disk transparency with and without the viewscope on each sampling event.

It is important to note that viewscope transparency data are not compared to a New Hampshire median or similar lake median. This is because lake transparency with the use of a viewscope has not been historically measured by DES. In the future, the New Hampshire and similar lake medians for viewscope transparency will be calculated and added to the appropriate graphs.

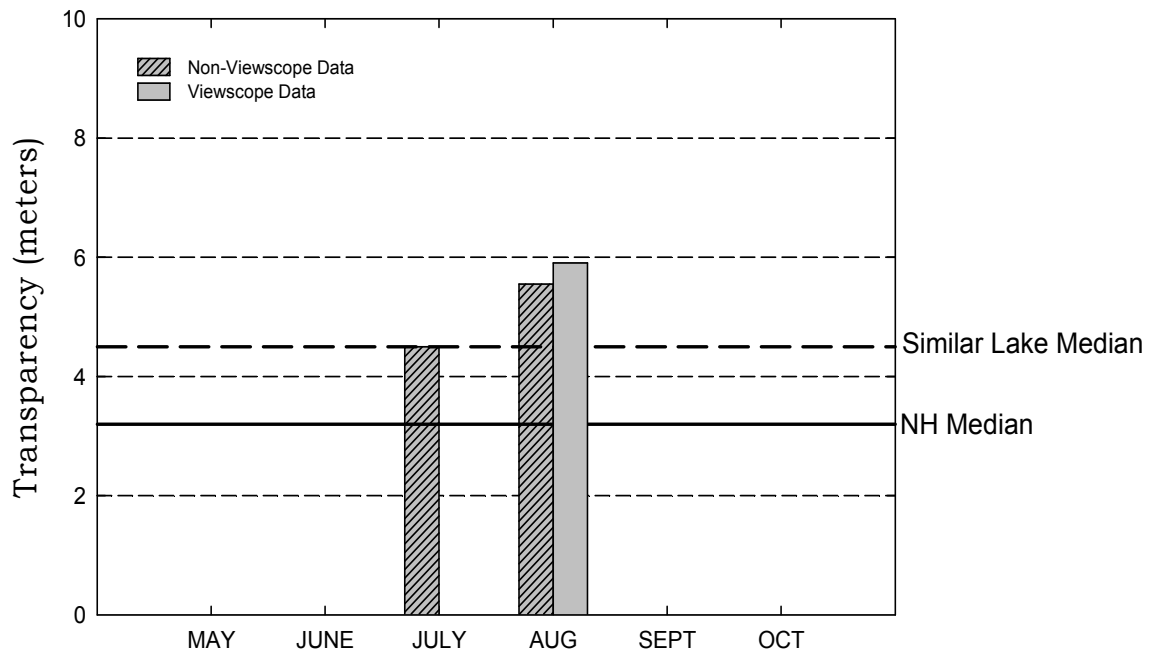
The historical data (the bottom graph) show that the **2008** mean non-viewscope transparency is *greater than* the state and similar lake medians. Please refer to Appendix D for more information about the similar lake median.

Visual inspection of the historical data trend line (the bottom graph) shows a *stable* trend. Specifically, the transparency has *remained relatively stable ranging between 3.35 and 5.37 meters* since monitoring began in **1990**.

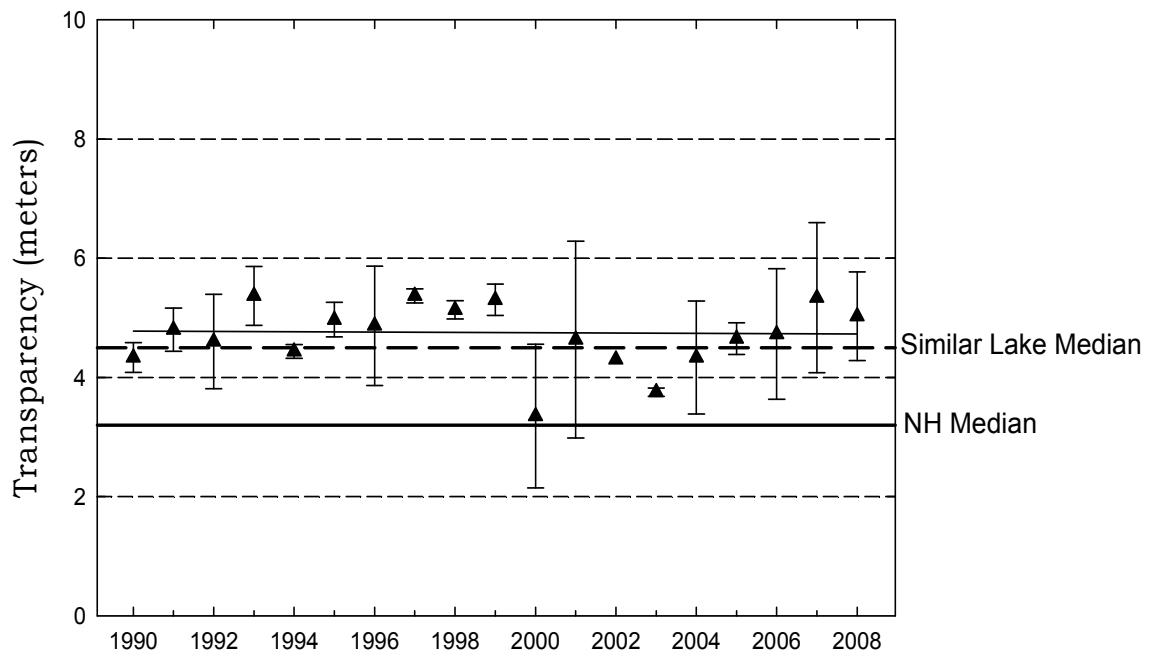
Typically, high intensity rainfall causes sediment-laden stormwater runoff to flow into surface waters, thus increasing turbidity and decreasing clarity. Efforts should continually be made to stabilize stream banks, pond shorelines, disturbed soils within the watershed, and especially dirt roads located immediately adjacent to the edge of tributaries and the pond. Guides to best management practices that can be implemented to reduce, and possibly even eliminate, nonpoint source pollutants, are available from DES upon request.

## Swanzey Lake, Swanzey

**Figure 2.** Monthly and Historical Transparency Results



2008 Transparency Viewscope and Non-Viewscope Results



Historical Transparency Non-Viewscope Results

### ➤ **Total Phosphorus**

Phosphorus is typically the limiting nutrient for vascular plant and algae growth in New Hampshire's lakes and ponds. Excessive phosphorus in a pond can lead to increased plant and algal growth over time. Table 14 in Appendix A lists the current year total phosphorus data for in-lake and tributary stations. **The median summer total phosphorus concentration in the epilimnion (upper layer) of New Hampshire's lakes and ponds is 12 ug/L. The median summer phosphorus concentration in the hypolimnion (lower layer) is 14 ug/L.**

The graphs in Figure 3 depict the historical amount of epilimnetic (upper layer) and hypolimnetic (lower layer) total phosphorus concentrations; the inset graphs depict current year total phosphorus data.

The current year data for the epilimnion (the top inset graph) show that the phosphorus concentration **increased slightly** from **July** to **August**.

The historical data show that the **2008** mean epilimnetic phosphorus concentration is **slightly less than** the state median and is **approximately equal to** the similar lake median. Refer to Appendix D for more information about the similar lake median.

The current year data for the hypolimnion (the bottom inset graph) show that the phosphorus concentration **increased slightly** from **July** to **August**.

The historical data show that the **2008** mean hypolimnetic phosphorus concentration is **slightly greater than** the state and similar lake medians. Please refer to Appendix D for more information about the similar lake median.

Overall, visual inspection of the historical data trend line for the epilimnion shows a **relatively stable** phosphorus trend. Specifically, the mean annual epilimnetic phosphorus concentration has **remained approximately the same** since monitoring began in **1990**.

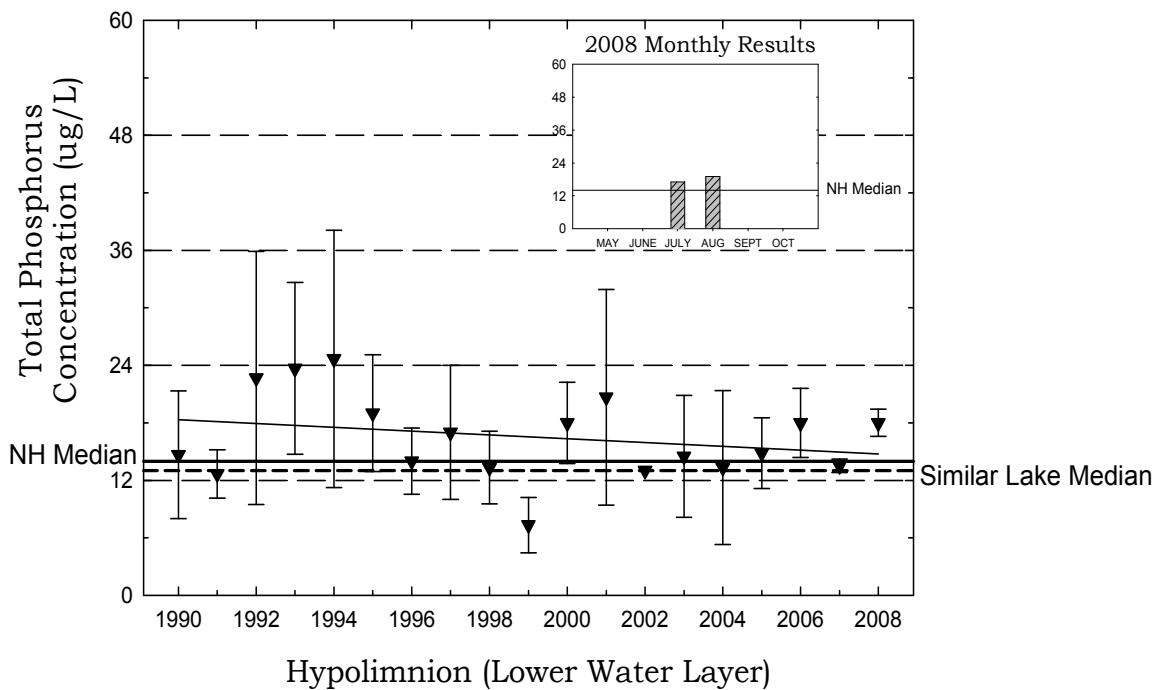
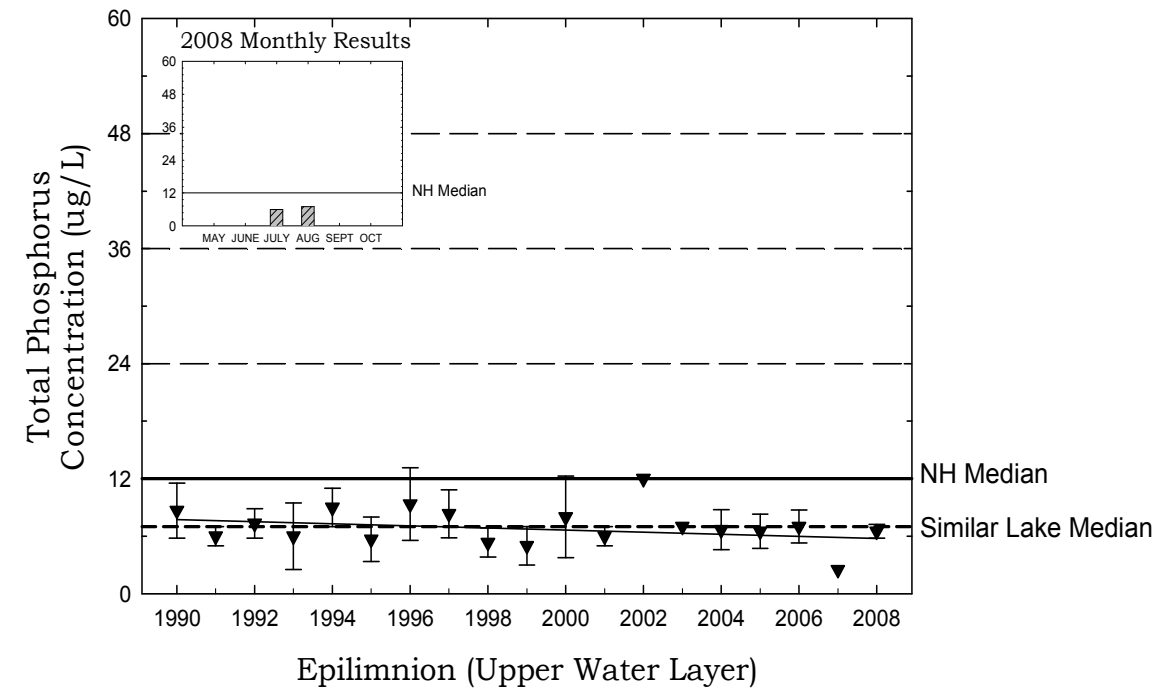
Overall, visual inspection of the historical data trend line for the hypolimnion shows a **variable** phosphorus trend since monitoring began. Specifically the mean annual concentration has **fluctuated between approximately 7 and 24 ug/L** since monitoring began in **1990**.

One of the most important approaches to reducing phosphorus loading to a waterbody is to continually educate watershed residents about the watershed sources of phosphorus and how excessive phosphorus loading can negatively affect the ecology and the recreational, economical, and ecological value of lakes and ponds.



# Swanzey Lake, Swanzey

**Figure 3.** Monthly and Historical Total Phosphorus Data



## ➤ pH

Table 14 in Appendix A presents the current year pH data for the in-lake stations.

pH is measured on a logarithmic scale of 0 (acidic) to 14 (basic). pH is important to the survival and reproduction of fish and other aquatic life. A pH below 6.0 typically limits the growth and reproduction of fish. A pH between 6.0 and 7.0 is ideal for fish. The median pH value for the epilimnion (upper layer) in New Hampshire's lakes and ponds is **6.6**, which indicates that the state surface waters are slightly acidic. For a more detailed explanation regarding pH, please refer to the "Chemical Monitoring Parameters" section of this report.

The pH at the deep spot this year ranged from **6.76 to 6.81** in the epilimnion and from **6.01 to 6.21** in the hypolimnion, which means that the water is **slightly acidic**.

It is important to point out that the hypolimnetic (lower layer) pH was **lower (more acidic)** than in the epilimnion (upper layer). This increase in acidity near the bottom is likely due to the decomposition of organic matter and the release of acidic by-products into the water column.

Due to the state's abundance of granite bedrock and acid deposition received from snowmelt, rainfall, and atmospheric particulates, there is little that can be feasibly done to effectively increase pond pH. The pH at the deep spot, however, is sufficient to support aquatic life.

## ➤ Acid Neutralizing Capacity (ANC)

Table 14 in Appendix A presents the current year epilimnetic ANC for the deep spot.

Buffering capacity (ANC) describes the ability of a solution to resist changes in pH by neutralizing the acidic input. The median ANC value for New Hampshire's lakes and ponds is **4.9 mg/L**, which indicates that many lakes and ponds in the state are at least "moderately vulnerable" to acidic inputs. For a more detailed explanation about ANC, please refer to the "Chemical Monitoring Parameters" section of this report.

The acid neutralizing capacity (ANC) of the epilimnion (upper layer) ranged from **5.3 mg/L to 5.8 mg/L**. This indicates that the lake is **moderately vulnerable** to acidic inputs.

## ➤ Conductivity

Table 14 in Appendix A presents the current conductivity data for in-lake

stations.

Conductivity is the numerical expression of the ability of water to carry an electric current, which is determined by the number of negatively charged ions from metals, salts, and minerals in the water column. The median conductivity value for New Hampshire's lakes and ponds is **40.0 uMhos/cm**. For a more detailed explanation, please refer to the "Chemical Monitoring Parameters" section of this report.

The conductivity in the lake is relatively **stable**. Typically conductivity levels greater than 100 uMhos/cm indicate the influence of pollutant sources associated with human activities. These sources include septic system leachate, agricultural runoff, and road runoff which contains road salt during the spring snow-melt. We hope this trend continues!

It is possible that de-icing materials applied to nearby roadways during the winter months may be influencing the conductivity in the lake. In New Hampshire, the most commonly used de-icing material is salt (sodium chloride).

Therefore, we recommend that the **epilimnion** (upper layer) be sampled for chloride next year. This additional sampling may help us identify what areas of the watershed are contributing to the increasing in-lake conductivity.

*Please note that the DES Limnology Center in Concord is able to conduct chloride analyses, free of charge. As a reminder, it is best to conduct chloride sampling in the spring as the snow is melting and during rain events.*

### ➤ **Dissolved Oxygen and Temperature**

Table 9 in Appendix A depicts the dissolved oxygen/temperature profile(s) collected during **2008**.

The presence of sufficient amounts of dissolved oxygen in the water column is vital to fish and amphibians and also to bottom-dwelling organisms. Please refer to the "Chemical Monitoring Parameters" section of this report for a more detailed explanation.

The dissolved oxygen concentration was ***much lower in the hypolimnion (lower layer) than in the epilimnion (upper layer)*** at the deep spot on the **August** sampling event. As stratified lakes age, and as the summer progresses, oxygen typically becomes ***depleted*** in the hypolimnion by the process of decomposition. Specifically, the reduction of hypolimnetic oxygen is primarily a result of biological organisms using oxygen to break down organic matter, both in the water column and particularly at the bottom of the lake where the water meets the sediment. When hypolimnetic oxygen concentration is depleted to less than 1 mg/L, **as it was on the annual biologist visit this year and on many previous annual visits**, the phosphorus that is normally bound up in the sediment may be re-released into the water column, a process referred to as ***internal phosphorus loading***.

The **low** hypolimnetic oxygen level is a sign of the lake's **aging** health. This year the DES biologist collected the dissolved oxygen profile in **August**. We recommend that the annual biologist visit for the **2009** sampling year be scheduled during **July** so that we can determine if oxygen is depleted in the hypolimnion **earlier** in the sampling year.

### ➤ **Turbidity**

Table 14 in Appendix A presents the current year data for in-lake turbidity.

Turbidity in the water is caused by suspended matter, such as clay, silt, and algae. Water clarity is strongly influenced by turbidity. Please refer to the "Other Monitoring Parameters" section of this report for a more detailed explanation.

The deep spot turbidity was **relatively low** this year, which is good news.

However, we recommend that your group sample the pond and any surface water runoff areas during significant rain events to determine if stormwater runoff contributes turbidity and phosphorus to the lake.

*For a detailed explanation on how to conduct rain event sampling, please refer to the 2002 VLAP Annual Report special topic article, which is posted on the VLAP website at <http://www.des.nh.gov/organization/divisions/water/wmb/vlap/categories/publications.htm>, or contact the VLAP Coordinator.*

## TRIBUTARY SAMPLING

### ➤ **Total Phosphorus**

Table 14 in Appendix A presents the current year total phosphorus data for tributary stations. Please refer to the “Chemical Monitoring Parameters” section of the report for a detailed explanation of total phosphorus.

The phosphorus concentrations in the **Pine Inlet A** and **B** samples on the **July** sampling event were ***elevated* (23 and 37 ug/L)**, and the turbidity was also ***elevated* (4.07 and 2.64 NTUs)**. It had rained during the **24 hours** prior to and during the sampling event. Rain events typically carry sediment and phosphorus laden watershed runoff to tributaries. Phosphorus sources in the watershed can include agricultural runoff, failing or marginal septic systems, stormwater runoff, road runoff, and watershed development.

The phosphorus concentration in the **Pine Inlet B** sample on the **August** sampling event was ***slightly elevated* (21 ug/L)**, however, the turbidity was ***not elevated* (1.30 NTUs)**. Phosphorus sources in the watershed can include agricultural runoff, failing or marginal septic systems, stormwater runoff, road runoff, and watershed development.

### ➤ **pH**

Table 14 in Appendix A presents the current year pH data for the tributary stations. Please refer to the “Chemical Monitoring Parameters” section of this report for a more detailed explanation of pH.

The pH of the tributary stations ranged from **5.98 to 6.51** and is sufficient to support aquatic life.

### ➤ **Conductivity**

Table 14 in Appendix A presents the current conductivity data for the tributary stations. Please refer to the “Chemical Monitoring Parameters” section of the report for a more detailed explanation of conductivity.

The **Pine Inlet A** has experienced slightly elevated conductivity levels since monitoring began. We recommend that your monitoring group conduct a conductivity survey of tributaries with ***elevated*** conductivity and along the shoreline of the pond to help identify the sources of conductivity. As previously mentioned increasing conductivity typically indicates the influence of pollutant sources associated with human activities.

We recommend that your monitoring group conduct stream surveys and rain event sampling along the tributaries with ***elevated*** conductivity so that we can

determine potential sources to the lake.

*For a detailed explanation on how to conduct rain event sampling and stream surveys, please refer to the 2002 VLAP Annual Report special topic article, which is posted on the VLAP website at*

***<http://www.des.nh.gov/organization/divisions/water/wmb/vlap/categories/publications.htm>***, or contact the VLAP Coordinator.

*To learn how to conduct a shoreline or tributary conductivity survey, please refer to the 2004 special topic article, which is posted on the VLAP website at*

***<http://www.des.nh.gov/organization/divisions/water/wmb/vlap/categories/publications.htm>***, or contact the VLAP Coordinator.

### ➤ **Turbidity**

Table 14 in Appendix A presents the current year turbidity data for the tributary stations. Please refer to the “Other Monitoring Parameters” section of the report for a more detailed explanation of turbidity.

The **Pine Inlet A** and **B** experienced turbid conditions in **July**, likely the result of stormwater runoff from significant rain events prior to sampling. Rainfall creates runoff that washes sediment and organic materials into tributaries causing turbid water conditions. Eventually, the suspended solids settle out once the flow is reduced or the tributary flow enters the lake.

### ➤ **Bacteria (*E. coli*)**

Table 14 in Appendix A lists the current year data for bacteria (*E.coli*) testing. *E. coli* is a normal bacterium found in the large intestine of humans and other warm-blooded animals. *E.coli* is used as an indicator organism because it is easily cultured and its presence in the water, in defined amounts, indicates that sewage **may** be present. If sewage is present in the water, potentially harmful disease-causing organisms **may** also be present. Please refer to the “Other Monitoring Parameters” section of the report for a more detailed explanation.

The *E. coli* concentration was **low** at each station sampled on the **July and August** sampling events. Specifically, each result was **60 counts or less**, which is ***much less than*** the state standard of 406 counts per 100 mL for recreational surface waters that are not designated public beaches and 88 counts per 100 mL for surface waters that are designated public beaches.

### ➤ **Chlorides**

Table 14 in Appendix A lists the current year data for chloride sampling. The chloride ion (Cl<sup>-</sup>) is found naturally in some surface waters and groundwaters and in high concentrations in seawater. Research has shown that elevated

chloride levels can be toxic to freshwater aquatic life. In order to protect freshwater aquatic life in New Hampshire, the state has adopted **acute and chronic** chloride criteria of **860 and 230 mg/L** respectively. The chloride content in New Hampshire lakes is naturally low, generally less than 2 mg/L in surface waters located in remote areas away from habitation. Higher values are generally associated with salted highways and, to a lesser extent, with septic inputs. Please refer to the “Chemical Monitoring Parameters” section of this report for a more detailed explanation.

Chloride sampling was **not** conducted during **2008**.

## DATA QUALITY ASSURANCE AND CONTROL

### Annual Assessment Audit:

During the annual visit to your pond, the biologist conducted a sampling procedures assessment audit for your monitoring group. Specifically, the biologist observed the performance of your monitoring group while sampling and filled-out an assessment audit sheet to document the volunteer monitors’ ability to follow the proper field sampling procedures, as outlined in the VLAP Monitor’s Field Manual. This assessment is used to identify any aspects of sample collection in which volunteer monitors failed to follow proper procedures, and also provides an opportunity for the biologist to retrain the volunteer monitors as necessary. This will ultimately ensure that the samples volunteer monitors collect are truly representative of actual lake and tributary conditions.

Overall, your monitoring group did an **excellent** job collecting samples on the annual biologist visit this year! Specifically, the members of your monitoring group followed the proper field sampling procedures and there was no need for the biologist to provide additional training. Keep up the good work!

### Sample Receipt Checklist

Each time your monitoring group dropped off samples at the laboratory this summer, the laboratory staff completed a sample receipt checklist to assess and document if your group followed proper sampling techniques when collecting the samples. The purpose of the sample receipt checklist is to minimize, and hopefully eliminate, improper sampling techniques.

Overall, the sample receipt checklist showed that your monitoring group did an **excellent** job when collecting samples and submitting them to the laboratory this year! Specifically, the members of your monitoring group followed the proper field sampling procedures and there was no need for the laboratory staff to contact your group with questions, and no samples were rejected for analysis.

## **USEFUL RESOURCES**

*Acid Deposition Impacting New Hampshire's Ecosystems*, DES fact sheet ARD-32, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/factsheets/ard/documents/ard-32.pdf](http://www.des.nh.gov/organization/commissioner/pip/factsheets/ard/documents/ard-32.pdf).

*Best Management Practices to Control Nonpoint Source Pollution: A Guide for Citizens and Town Officials*, DES Booklet WD-03-42, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/publications/wd/documents/wd-03-42.pdf](http://www.des.nh.gov/organization/commissioner/pip/publications/wd/documents/wd-03-42.pdf).

*Cyanobacteria in New Hampshire Waters Potential Dangers of Blue-Green Algae Blooms*, DES fact sheet WMB-10, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/factsheets/wmb/documents/wmb-10.pdf](http://www.des.nh.gov/organization/commissioner/pip/factsheets/wmb/documents/wmb-10.pdf).

*Erosion Control for Construction in the Protected Shoreland Buffer Zone*, DES fact sheet WD-SP-1, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/factsheets/sp/documents/sp-1.pdf](http://www.des.nh.gov/organization/commissioner/pip/factsheets/sp/documents/sp-1.pdf).

*Impacts of Development Upon Stormwater Runoff*, DES fact sheet WD-WQE-7, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/factsheets/aot/documents/wqe-7.pdf](http://www.des.nh.gov/organization/commissioner/pip/factsheets/aot/documents/wqe-7.pdf).

*Lake Protection Tips: Some Do's and Don'ts for Maintaining Healthy Lakes*, DES fact sheet WD-BB-9, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/factsheets/bb/documents/bb-9.pdf](http://www.des.nh.gov/organization/commissioner/pip/factsheets/bb/documents/bb-9.pdf).

*Proper Lawn Care In the Protected Shoreland, The Comprehensive Shoreland Protection Act*, DES fact sheet WD-SP-2, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/factsheets/sp/documents/sp-2.pdf](http://www.des.nh.gov/organization/commissioner/pip/factsheets/sp/documents/sp-2.pdf).

*Road Salt and Water Quality*, DES fact sheet WD-WMB-4, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/factsheets/wmb/documents/wmb-4.pdf](http://www.des.nh.gov/organization/commissioner/pip/factsheets/wmb/documents/wmb-4.pdf).

*Sand Dumping - Beach Construction*, DES fact sheet WD-BB-15, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/factsheets/bb/documents/bb-15.pdf](http://www.des.nh.gov/organization/commissioner/pip/factsheets/bb/documents/bb-15.pdf).

*Shorelands Under the Jurisdiction of the Comprehensive Shoreland Protection Act*, DES fact sheet SP-4, (603) 271-2975 or [www.des.nh.gov/organization/commissioner/pip/factsheets/sp/documents/sp-4.pdf](http://www.des.nh.gov/organization/commissioner/pip/factsheets/sp/documents/sp-4.pdf).